

BELLEVUE NETWORK ON AGING MINUTES

August 1, 2013
8:30 a.m.

Bellevue City Hall
Conference Room 1E-120

MEMBERS PRESENT: Tomas Corsini, Jullie Gray, Beverly Heyden, Peg Jones, Howard Katz, Hannah Kimball, Bob Megargel, Bill Merriman, Susan Posten, Berta Seltzer, Diana Thompson, Janet Zielasko

MEMBERS ABSENT: Jeanne Grote, Eileen Rasnack, Lynne Robinson, Terri Wilson

STAFF PRESENT: Cathy VonWald, Department of Parks & Community Services

OTHERS PRESENT: Amanda Marrs, Intern with Age & Wisdom; Patrick Chiarelli, Congressman Adam Smith's Office; Andrea Nelson, Overlake Senior Care

RECORDING SECRETARY: Teri Ekstrom

WELCOME AND ROLL CALL

The meeting was called to order at 8:30 a.m. by Vice-Chair Thompson who presided. All committee members were present with the exception of Jeanne Grote, Eileen Rasnack, Lynne Robinson and Terri Wilson.

APPROVAL OF MINUTES – July 11, 2013

Ms. Thompson stated that she has several corrections to the minutes: 1) On page 5, 3rd paragraph the word “changed” should be “chained”, 2) on page 5, 4th paragraph, in the last sentence it should read “Social Security modification isn’t a way to balance the budget but Social Security should be looked at as a separate program”, 3) p. 5 in the 4th paragraph the word “CPI” should be changed to “chained”, 4) p. 5, 6th paragraph & 3rd sentence . . . “The medical observation legislation is in the House Subcommittee on Health, 5) p. 5, 6th paragraph, 4th sentence should read “We have submitted comments regarding regulations related to medical observation . . .”.

Ms. Posten stated she had two changes: 1) p. 5, 7th paragraph, should change “Susan” to “Suzan”, and 2) at the top of page 5 it should be “Posten” and not “Poston”.

There was a motion to approve the minutes as amended. The motion was seconded. The motion was approved unanimously.

WASHINGTON HEALTH BENEFIT EXCHANGE PRESENTATION

Ms. Thompson introduced Bethany Frey, Senior Communication Specialist from Washington Health Benefit Exchange to the group.

Ms. Frey gave a brief overview of the impact of the Affordable Care Act (ACA). There are current changes to private insurance in that young adults can be on their parents policies (whether single or married) to the age of 26, lifetime caps are prohibited, minimum spending on medical care, and pre-existing conditions is eliminated. The Medicare Part D (donut hole) is closed. In 2014, individuals will be mandated to have coverage or pay a penalty for choosing not to be covered. The Affordable Care Act also expands coverage in that Medicaid is expanded to 138% of Federal Poverty Level (FPL). In 2014 large employers (50 employees or more) are not mandated to participate in the Exchange. But, after a year, large employers will be a part of the Exchange. Since Washington State has its own Exchange, you are required to use this rather than the Federal Exchange.

Eighty-five percent of Washington's uninsured adults will have access to affordable coverage under full implementation of the ACA: exchange subsidy eligible (30%); currently eligible for Medicaid (10%); newly eligible for Medicaid (35%); not eligible for federal assistance, so not expected to have an option of affordable coverage (14%); and more than 400% of the federal poverty level (not eligible for the subsidy – 11%).

In 2011, HCA received a one-year \$22.9 million grant to design and develop the exchange, SSB 5445 passed creating Exchange as a “public private partnership”, and the Governor named the Exchange Board members. In 2012, the Board began governing authority, ESSHB 2319 passed, Deloitte Consulting signed on as system integrator, Exchange names first CEO and moves into new building, and Washington became the second Level 2 establishment grant recipient, \$128 million. The Exchange then moved onto its own payroll and accounting system, sustainability plan was submitted to the Legislature, and WA HBE receives conditional approval from HHS/CCIIO to operate the state exchange.

In 2013, the Exchange must be certified by HHS, additional legislative action is taken as needed, and open enrollment begins on October 1.

In 2014, coverage purchased in the Exchange begins, open enrollment ends March 31, and year 2 open enrollment begins in October.

Functions & Services of the Exchange are: develop & host website; highlight products, oversee navigators, review & certify qualified plans, aggregate premiums, determine eligibility & tax credits, and customer support and quality rating system. There is also an 800 phone number available and they will have a multitude of different languages available.

Some of the Exchange Basics: single application for health coverage (Medicaid, new qualified health plan options, modified adjusted gross income), tax credits are available for individuals 138%-400% of FPL, and there are small business health options and tax credits for businesses up to 50 employees.

The Exchange has 13 committees & work groups. Committee members had to go through a nomination process and then be approved by the Board. All meetings are open to the public.

The Qualified Health Plans are set up in metal tiers of actuarial value (Bronze, Silver, Gold, Platinum) as well as catastrophic. There are 10 essential health benefits. There are online Healthplanfinder Decision Tools such as: sort: orders plan options; filter: displays/hides plan options; wizard: questionnaire that applied filters; search for your HC provider/hospital; compare plans: view up to three plans side-by-side.

The Federal Poverty Levels by Annual Income (2013)

Federal Poverty Level	Annual Income: Individual	Annual Income: Family of 3
100%	\$11,490	\$19,530
133%	\$15,282	\$25,975
138%	\$15,856	\$26,951
200%	\$22,980	\$39,060
300%	\$34,470	\$58,590
400%	\$45,960	\$78,120

Health Insurance Premium Tax Credits

Income Level	Premium as Percent of Income
Up to 133% FPL	2% of income
133-150% FPL	3-4% of income
150-200% FPL	4-6.3% of income
200-250% FPL	6.3-8.05% of income
250-300% FPL	8.05-9.5% of income
300-400%	9.5% of income

Cost Sharing Reductions

Income Level	Reduction in Out-of-Pocket Liability
100-150% FPL	94% of the actuarial value*
150-200% FPL	87% of the actuarial value
200-250% FPL	73% of the actuarial value

*Of the second lowest cost Silver Plan

Consumers will be able to go to www.WAHEALTHPLANFINDER.org. It will walk you through the process of choosing health care plans. You can enter your zip code, county, and income to see what is available in our area.

You can also find a broker (on our website) who can help you make your health plan decision. They are all trained & can recommend a plan for you. There are also in-person assistors who also are trained and they can help you and are impartial. Shiba representatives will be trained also. So, you can figure out the correct health plan for you through: agent broker, navigator in-person assister, self-directed (website), partner, or the call center.

The key challenges will be: tight timeline, awareness and education, delivery environment, and managing expectations.

The new health plan rates will be released sometime next week. There will be a penalty (\$95) if you do not have some kind of health care plan in 2014, but the penalty amount will increase down the road. Tax credits will help bring the premium amount down and it will be important for us to get this information out. Young people are one of the most difficult to reach and they are an important audience.

The Call Center opens September 3 and there will be English and Spanish-speaking representatives on-site + the language line for up to 175+ languages. There was a 10 In-Person Assistor/Navigator lead organizations chosen. We will build networks of 75-80 additional partners across the state and “train the trainer” sessions are happening now. Lead organizations train all partners in late August and September and are responsible for outreach in local communities. There will be training sessions in August and September for the insurance brokers.

Our Engagement Plan is to inform (to increase public aware & encourage enrollment), involve (to build the Exchange the “Washington Way”), and empower (to facilitate and support enrollment).

In July-September 2013 there will be a soft launch of ads, in October-December there will be a hard launch of the ads, and from January –March 2013 there will be a campaign evaluation.

There is an online print shop so that people can download & print information (www.wahbexchange.org). On the website there will be a partnership page that will have all of this information. There have been state-wide media briefings, 10 press releases distributed and national media briefings. We do put out a monthly newsletter to let everyone know what is going on. You can sign up to receive these newsletters on their website. There has also been a webinar series in which you can view on the website also.

BREAK

COMMITTEE REPORTS

a) Outreach Committee – (reported by Ms. VonWald)

The presentation regarding medical observation (Know Before You Go) has been finalized and is set to be used. The Bellevue Farmers Market is Saturday, and the Crossroads Farmers Market is August 27th and we are set with volunteers for both events. We are coordinating with Issaquah and have been invited to meet with their Human Services Commission in September. The next meeting of Outreach is Monday, August 12th @ 8:30 in 1E-110.

Ms. VonWald said that the Mayor’s Office for Senior Services has a Gold Card available that provides a discount to older adults. The card is currently only available to obtain in Seattle. They are expanding the card to the eastside and would like to see if the Outreach Committee is interested in working on this project. Businesses are listed online so it can be updated regularly.

b) **Transportation/Housing** (reported by Ms. VonWald)

The committee is reviewing the ARCH Housing website to make sure the information is correct and found that we need several changes. The next meeting is August 26 when the committee will attend the EHSF Housing Forum. This is a follow up forum to the June event.

c) **Advocacy** – (reported by Ms. Thompson)

The next meeting of the Advocacy Committee is August 26th @ 10:00 at N. Bellevue Community Center. The committee will be finalizing the draft of the letter to legislators in regard to not adopting the chained CPI as the method of setting annual inflation increases for social security benefits. After the draft is finalized it will be sent out the whole group.

On August 16th from 10:00-11:00 Congressman Adam Smith's office is having a Non-Profit Roundtable. Ms. Thompson said she wouldn't be available to attend but thinks someone should attend. Patrick Chiarelli, Congressman Adam Smith's office, said that he would have the person in his office working on the meeting send the information to Ms. VonWald and she can pass it on to the group.

Mr. Katz said that on August 8th Congressman Reichert is having a fundraiser with House Majority Leader Eric Canter and he knows a staff person that will be attending the event and so he would like to bring them information regarding hospital observation. Mr. Katz will bring the letter that the BNOA already composed to share the information regarding hospital observation.

COMMUNITY PARTNERSHIP REPORTS

a) **Parks & Community Services Board** – no report

b) **Eastside Easy Rider Collaborative** - (next meeting is August 27th)

c) **Eastside Human Services Forum** (reported by Ms. O'Reilly)

The EHSF is hosting a follow-up event on August 26th from 9:00-11:00 at the N. Bellevue Community Center to their event in June. They are also looking for a site for the winter shelter and finalizing their legislative agenda. They just launched their new website (www.eastsideforum.org) and are now on Facebook where they are posting information regarding local issues.

d) **Eastside Time Bank** (reported by Ms. O'Reilly)

They have merged and are all under one umbrella organization called TOPS (Time Banks of Puget Sound).

e) **Aging & Disability Services Advisory Council** (reported by Ms. VonWald)

On August 5th ADS will be having a public hearing to discuss the 2014-2015 Area Plan on Aging

Update for King County. It will be at Bellevue City Hall at 10:00.

STAFF REPORT/UPCOMING AGENDA ITEMS

Ms. VonWald stated that there is a new flyer for the BNOA recruitment. It will be going out in August and a nominating committee is set to go.

Ms. VonWald stated that she is very excited to tell the group that there is a grant available through the National Association of Area Agencies on Aging which is entitled “Making Your Community A Good Place to Grow Up and to Grow Old”. In order to help cities create more livable communities for all ages they are interested in working with six communities across the United States to serve as a Livable Communities for All Ages Learning Collaborative. A team composed of at least three partners, including the local government, local Area Agency on Aging, and a local public/private or non-profit stakeholder group, is required to represent each community. The local team will work together to determine key issues and priorities and develop an action plan around a specific opportunity to develop a more livable community for all ages. The grant application is due on August 26th.

UPCOMING AGENDA ITEMS

September –COB Emergency Preparedness

October – nothing scheduled yet

November – Light Rail & Station Area Planning 101

PUBLIC COMMENTS – none.

NEW BUSINESS

Ms. Thompson had some questions regarding the video that was forwarded on to all of the BNOA members entitled “Life, Death & Assisted Living”. She was wondering how typical is Emeritus (assisted living represented in this video) as an assisted living facility in Washington?

Mr. Merriman stated that he sent it out to show a for-profit company that is being investigated but that we shouldn’t cast a bad light on all assisted living organizations. It is an awareness issue for families and what they need to look at when choosing a facility. Ms. VonWald stated that the Advocacy Committee could look at the issue and see if greater oversight can be advocated for.

Ms. Nelson, Overlake Senior Care, said that she tries to do a lot of education so that people can go on to check and see if a facility has any complaints or issues. Ms. VonWald stated that the on the ARCH Housing website there is information included about things that need to be looked at when choosing housing. Ms. VonWald also said she would look into a speaker on the topic of regulation of assisted living facilities

ADJOURN

The meeting was adjourned at 10:40 am.